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be established by legislative enactment for the purpose of continuing the investigation made by the Commission of 1910.

M. H. ROBINSON.

University of Illinois.

Social Insurance: A Program of Social Reform. By HENRY ROGERS SEAGER. (New York: The Macmillan Company. 1910. Pp. 175. \$1.00.)

This book contains six lectures, being the Kennedy lectures for 1910, delivered by the author before the School of Philanthropy of New York City. The lecturer discusses from the standpoint of the common welfare, existing conditions and the proposed reforms in the field of industrial accidents, unemployment, old age, illness and premature death. In his treatment of these complex questions of social policy, Professor Seager shows wide knowledge of existing conditions and is never misled by the cry for temporary relief at the expense of future well-being. In his program for future reforms he is not, like so many writers, frightened by the cry expensive, un-American, socialistic. If old age pensions are good for the Belgians, the Danes and the Germans, he argues, it is quite probable that such institutions will be found desirable in the United States. Such plans of social reform are, however, dependent for their successful operation upon the attitude of the government as well as of the citizens, and consequently even if these movements are all good in themselves, they must wait for the proper political and social development. Professor Seager gives more attention to the social needs and probable social effects of the various institutions which he discusses, rather than a detailed account of their structure.

M. H. ROBINSON.

Les Sociétés de Secours Mutuels et l'Organisation des Retraites pour la Vieillesse en France et en Belgique. By PAUL CLERC. (Paris: A. Rousseau. Pp. iv, 222.)

The object of the author is to show that the Belgian system of old age pensions, adopted in 1900, is preferable from practically every point of view to the German system of compulsory insurance enacted eleven years earlier. With this purpose in view, M. Clerc devotes considerably over half his space to a description of the mutual societies and other institutions, including the insurance plan of 1900, that have been developed in Belgium